

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Alexandria Division

In re:	*	
	*	
JAMES KENNETH JUBILEE	*	Case No. 13-12268 BFK
	*	(Chapter 11)
Debtor in Possession.	*	
	*	
*   *   *   *   *   *	*	*   *   *   *   *

**ORDER CONFIRMING CHAPTER 11 PLAN**

The Debtor in Possession's ("Debtor") Amended Plan of Reorganization (Document #114) under Chapter 11 of the Bankruptcy Code filed by the Debtor on March 25, 2014 having been transmitted to creditors and equity interest holders, if any; and it having been determined after hearing on notice that the requirements for confirmation set forth in 11 U.S.C. §1129(a) have been satisfied, and the following amendments to the Plan; now, therefore, it is

ORDERED, that the Amended Plan of Reorganization filed by the Debtor on March 25, 2014, as Docket No. 114, be and the same hereby is confirmed with the following amendments described below:

Section 3.02 is stricken in its entirety, and replaced with the following:

This Creditor has not filed a proof of claim. The debt is secured by a first priority deed of trust against the property located at 216 Carsons Court, Pocomoke, MD 21851. The debt is approximately \$170,913 that is partially secured by the Pocomoke Property with a value of \$81,000. The Debtor will pay the Allowed Secured Claim of this Creditor pursuant to the following terms:

The principal balance of the mortgage shall now be \$81,000; shall be amortized over 30 years at a rate of 4.5% even after discharge from bankruptcy. The monthly principal and interest payment shall be approximately \$410.22. Monthly escrow payments for real estate taxes and insurance shall continue to be made to the loan servicer.

Until ASC Mortgage has been paid in full amount of its Allowed Secured Claim, it shall retain all of the liens securing its Allowed Claim pursuant to the underlying loan documents against the Pocomoke Property and all rights and remedies it possesses under its loan documents and applicable law without further order of this Court. ASC Mortgage shall be allowed a general unsecured claim in the amount of \$89,913. This class is impaired.

Section 3.05 Secured Claim of the OCWEN Loan Servicing secured by real property located at 27093 Redwood Road, Melfa, VA 23410 is modified to include the following after the sentence: "Debtor will surrender the property in full satisfaction of the debt and any fees, costs, penalties and interest associated therewith," add:

The surrender shall fully satisfy OCWEN'S claim against the Debtor, and OCWEN shall not seek any deficiency, if any, from the Debtor after conducting a foreclosure sale. OCWEN shall be granted relief from the automatic stay or any other stay either in the Bankruptcy Code or the Plan to commence non-bankruptcy remedies against the real property.

Dated: Apr 4 2014

/s/ Brian F. Kenney

Brian F. Kenney  
JUDGE, in the United States Bankruptcy  
Court for the Eastern District of Virginia -  
Alexandria Division

eod 4/9/2014

I ASK FOR THIS:

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Copies to:

All creditors and parties in interest

END OF ORDER